

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Thomas R. Tancredi  
 Kara Tancredi  
 Debtors

Case No. 15-17050-pmm  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: JEGilmore  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Jun 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2020.

db/jdb  
 smg +Thomas R. Tancredi, Kara Tancredi, 90 Terrace Road, Boyertown, PA 19512-7746  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13621700 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13658116 M&T BANK, PO BOX 1508, BUFFALO, NY 14202  
 13668735 The Victory Bank, c/o Angela L. Baglanzis, Esquire, Obermayer Rebmann Maxwell & Hippel LLP,  
 One Penn Center, 19th Fl., 1617 JFK Blvd, Philadelphia, PA 19103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 03 2020 03:01:39 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13659703 +EDI: WFNNB.COM Jun 03 2020 06:53:00 COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13613858 EDI: DISCOVER.COM Jun 03 2020 06:53:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13606787 +E-mail/Text: jawenrich@firstcitizensbank.com Jun 03 2020 03:01:16  
 First National Bank of Fredericksburg, Po Box 40 ; 3016 S. Pine Grove Street,  
 Fredericksburg, PA 17026-0040  
 13628517 EDI: JPMORGANCHASE Jun 03 2020 06:53:00 JPMorgan Chase Bank, N.A., 3415 Vision Drive,  
 OH4-7142, Columbus, OH 43219  
 13606789 +E-mail/Text: bankruptcy@matcotools.com Jun 03 2020 03:01:59 Matco Tools, 4403 Allen Road,  
 Stow, OH 44224-1096  
 13612110 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 03 2020 03:01:19  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 14217364 +E-mail/Text: bncmail@w-legal.com Jun 03 2020 03:01:35 SYNCHRONY BANK,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
 13657087 EDI: ECAST.COM Jun 03 2020 06:53:00 eCAST Settlement Corporation, POB 29262,  
 New York, NY 10087-9262

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

ANGELA LYNN MASTRANGELO on behalf of Creditor The Victory Bank angela.baglanzis@obermayer.com,  
 Lucille.acello@obermayer.com;helen.belair@obermayer.com;coleen.schmidt@obermayer.com  
 ANGELA LYNN MASTRANGELO on behalf of Defendant The Victory Bank  
 angela.baglanzis@obermayer.com,  
 Lucille.acello@obermayer.com;helen.belair@obermayer.com;coleen.schmidt@obermayer.com  
 JOSEPH L QUINN on behalf of Debtor Thomas R. Tancredi CourtNotices@rqplaw.com  
 JOSEPH L QUINN on behalf of Plaintiff Kara Tancredi CourtNotices@rqplaw.com  
 JOSEPH L QUINN on behalf of Plaintiff Thomas R. Tancredi CourtNotices@rqplaw.com  
 JOSEPH L QUINN on behalf of Joint Debtor Kara Tancredi CourtNotices@rqplaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JOSHUA I. GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association  
Josh.Goldman@padgettllawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
THOMAS I. PULEO on behalf of Creditor JPMorgan Chase Bank, National Association  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:		
Debtor 1	<b>Thomas R. Tancredi</b>	Social Security number or ITIN <b>xxx-xx-1423</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Kara Tancredi</b>	Social Security number or ITIN <b>xxx-xx-4150</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>15-17050-pmm</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas R. Tancredi  
aka Thomas Robert Tancredi Jr.

Kara Tancredi  
aka Kara Ann Tancredi

6/1/20

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**